

ABSTRACT OF THE DISCLOSURE

Commercial transactions are monitored by sending a notification of the transaction to the person responsible for paying for the transaction during the occurrence of the transaction. Preferably, the notification is sent when a request for authorizing the commercial transaction is sent to an authorizing entity. In one embodiment of the invention, the person responsible for paying for the commercial transaction can approve the transaction prior to its authorization. The notification can be to any device including a pager, email, facsimile, cellular or other telephone device, personal computer, internet appliance and personal digital assistant, or a voicemail. The notification is performed by sending the notification message to the notification device using one of the following notification addresses as appropriate: a pager number, email address, or other address for notifying the payer, including, for example, a cellular telephone or other telephone number, a facsimile number, an Internet protocol (IP) address, including Internet appliances and an instant messaging address. The notification is by Notification can be suspended at the option of the user and thresholds for notification can be set by the user.